

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

In re:  
MARCEY LYNN CHATMAN  
Debtor(s)

Case No. A14-52840-WLH

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Nancy Whaley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2014.
- 2) The plan was confirmed on 04/24/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/29/2015.
- 5) The case was dismissed on 10/07/2015.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,218.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,817.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$9,817.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,850.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$512.58
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,362.58</b>

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE, LP	Unsecured	1,218.00	1,218.54	1,218.54	0.00	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	NA	510.00	510.00	0.00	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	NA	100.00	100.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	745.00	745.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	695.00	695.00	0.00	0.00
CREDIT MANAGEMENT, LP	Unsecured	346.00	0.00	0.00	0.00	0.00
CRESCENT BANK & TRUST	Secured	16,000.00	16,521.18	16,521.18	3,526.68	927.74
DUKE ENERGY CAROLINA	Unsecured	1,295.00	82.06	82.06	0.00	0.00
ELITE FINANCIAL SERVICES INC.	Unsecured	1,188.00	1,398.60	1,398.60	0.00	0.00
FIVE OAKS	Unsecured	4,210.00	4,210.67	4,210.67	0.00	0.00
GREENVILLE COUNTY TAX COLLEC	Priority	8,133.00	0.00	1,034.36	0.00	0.00
GREENVILLE WATER	Unsecured	128.00	128.74	128.74	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	507.25	507.25	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	802.00	734.39	734.39	0.00	0.00
LVNV FUNDING, LLC	Unsecured	NA	1,122.91	1,122.91	0.00	0.00
LVNV FUNDING, LLC	Unsecured	1,501.00	1,469.87	1,469.87	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	454.00	454.56	454.56	0.00	0.00
REGIONAL MANAGEMENT CORP	Unsecured	563.00	789.00	789.00	0.00	0.00
ROSWELL RADIOLOGY ASSOC	Unsecured	485.00	567.00	567.00	0.00	0.00
ROSWELL RADIOLOGY	Unsecured	485.00	NA	NA	0.00	0.00
SOUTHERN EMERGENCY PHYS.	Unsecured	420.00	NA	NA	0.00	0.00
KAISER PERMANENTE	Unsecured	105.00	NA	NA	0.00	0.00
MARKET MASTERS REALTY	Unsecured	2,850.00	NA	NA	0.00	0.00
MILESTONE FAMILY MEDICINE	Unsecured	337.00	NA	NA	0.00	0.00
NORTH FULTON HOSPITAL	Unsecured	610.00	NA	NA	0.00	0.00
NORTHSIDE HOSP.	Unsecured	290.00	NA	NA	0.00	0.00
ST FRANCIS WOMEN'S HOSP.	Unsecured	3,674.00	NA	NA	0.00	0.00
SUNTRUST	Unsecured	0.00	NA	NA	0.00	0.00
SURGICAL ASSOC	Unsecured	261.00	NA	NA	0.00	0.00
THE MONEY STORE	Unsecured	0.00	NA	NA	0.00	0.00
THE VINTAGE	Unsecured	575.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TRIANGLE RENT-A-CAR	Unsecured	229.00	NA	NA	0.00	0.00
UPPER EXTREMITY REHAB	Unsecured	0.00	NA	NA	0.00	0.00
AARON'S RENT TO OWN	Unsecured	0.00	NA	NA	0.00	0.00
HJ RUSSELL & CO #1	Unsecured	2,615.00	NA	NA	0.00	0.00
HJ RUSSELL & CO #2	Unsecured	2,054.00	NA	NA	0.00	0.00
HJ RUSSELL & CO #3	Unsecured	2,083.00	NA	NA	0.00	0.00
JHONATHAN CANO-CASTRO	Unsecured	4,150.00	NA	NA	0.00	0.00
WESTGATE RESORTS	Unsecured	500.00	NA	NA	0.00	0.00
A+ FINANCIAL SVCS	Unsecured	20.00	NA	NA	0.00	0.00
AARONS RENT TO OWN	Unsecured	908.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	100.00	NA	NA	0.00	0.00
ALLSTATE INS.	Unsecured	0.00	NA	NA	0.00	0.00
ALLTEL COMMUNICATIONS	Unsecured	609.00	NA	NA	0.00	0.00
APPROVED CASH ADVANCE	Unsecured	0.00	NA	NA	0.00	0.00
AT&T	Unsecured	764.00	NA	NA	0.00	0.00
BUDGET RENTAL	Unsecured	295.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	502.00	NA	NA	0.00	0.00
CENTRAL FIN. CONTROL	Unsecured	610.00	NA	NA	0.00	0.00
GA NATURAL GAS	Unsecured	350.00	NA	NA	0.00	0.00
GREENVILLE CO. EMS	Unsecured	488.00	NA	NA	0.00	0.00
GREENVILLE HOSP. SYSTEMS	Unsecured	3,004.00	NA	NA	0.00	0.00
GREENVILLE PROAXIS THERAPY	Unsecured	358.00	NA	NA	0.00	0.00
GREENVILLE RADIOLOGY	Unsecured	723.00	NA	NA	0.00	0.00
ENTERPRISE RENTAL	Unsecured	333.00	NA	NA	0.00	0.00
EXPRESS CHECK ADVANCE	Unsecured	345.00	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT	Unsecured	455.00	NA	NA	0.00	0.00
ELITE CAR RENTAL	Unsecured	172.00	NA	NA	0.00	0.00
DEKALB MED CTR	Unsecured	200.00	NA	NA	0.00	0.00
DIRECT TV	Unsecured	393.00	NA	NA	0.00	0.00
DR. RYLAND TRYNHAM	Unsecured	466.00	NA	NA	0.00	0.00
COMCAST	Unsecured	120.00	NA	NA	0.00	0.00
CROSS COUNTRY BANK	Unsecured	612.00	NA	NA	0.00	0.00
CROSSING BOOK CLUB	Unsecured	68.00	NA	NA	0.00	0.00
SPRINT CORP	Unsecured	1,191.00	1,191.23	1,191.23	0.00	0.00
STANISLAUS CREDIT CONTROL SER	Unsecured	237.00	237.00	237.00	0.00	0.00
VILLAGE AT CASTLEBERRY	Unsecured	NA	5,035.00	5,035.00	0.00	0.00
WOODFOREST NATIONAL BANK	Unsecured	627.00	895.80	895.80	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,521.18	\$3,526.68	\$927.74
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,521.18</b>	<b>\$3,526.68</b>	<b>\$927.74</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,541.61	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,541.61</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,585.37</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,362.58</u>
Disbursements to Creditors	<u>\$4,454.42</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$9,817.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/04/2015

By: /s/ Nancy Whaley

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF SERVICE**

Case No. A14-52840-WLH

This is to certify that I have this day served the following with a copy of the foregoing Trustee's Final Report by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

**Debtor(s):**

MARCEY LYNN CHATMAN  
P.O. BOX 1573  
TUCKER, GA 30085

**Attorney for the Debtor(s):**

GINGOLD & GINGOLD LLC  
1718 PEACHTREE STREET, NW  
SUITE 385  
ATLANTA, GA 30309

This the 4th day of November, 2015.

/s/

Nancy J. Whaley  
Standing Chapter 13 Trustee  
State Bar No. 377941  
303 Peachtree Center Avenue, NE  
Suite 120  
Atlanta, GA 30303  
678-992-1201